

COMMUNITY FIRST BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2754585	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$511	\$491	-3.8%		
Loans	\$377	\$379	0.6%		
Construction & development	\$48	\$61	26.0%		
Closed-end 1-4 family residential	\$112	\$112	0.2%		
Home equity	\$3	\$3	-10.1%		
Credit card	\$1	\$1	-5.6%		
Other consumer	\$11	\$3	-73.1%		
Commercial & Industrial	\$82	\$85	3.5%		
Commercial real estate	\$96	\$92	-4.2%		
Unused commitments	\$54	\$71	33.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$34	\$33	-3.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$15	\$17	9.6%		
Cash & balances due	\$46	\$33	-29.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$457	\$438	-4.2%		
Deposits	\$401	\$398	-0.9%		
Total other borrowings	\$53	\$37	-28.8%		
FHLB advances	\$53	\$37	-28.8%		
Equity					
Equity capital at quarter end	\$54	\$54	-0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.7%	--		
Tier 1 risk based capital ratio	12.1%	12.3%	--		
Total risk based capital ratio	13.4%	13.6%	--		
Return on equity ¹	-18.5%	2.0%	--		
Return on assets ¹	-2.0%	0.2%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	45.4%	47.6%	--		
Loss provision to net charge-offs (qtr)	412.8%	2500.0%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	15.1%	9.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	9.5%	8.5%	0.2%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	3.6%	0.3%	0.0%	--
Commercial & Industrial	0.8%	0.3%	0.0%	0.0%	--
Commercial real estate	4.5%	4.1%	0.1%	0.0%	--
Total loans	6.5%	5.3%	0.3%	0.0%	